

## A BACCARAT GAMING ASSEMBLY

BACKGROUND OF THE INVENTIONClaim of Priority

The present application is a continuation-in-part application of previously filed, now pending application having Serial No. 10/047,909 filed on January 15, 2002, which is a continuation-in-part application of previously filed, now pending application having Serial No. 09/794,307 filed on February 27, 2001, which is a continuation-in-part application previously filed having Serial No. 09/760,697 filed on January 16, 2001, which matured into U.S. Patent No. 6,582,302 on June 24, 2003, which is a continuation-in-part application of previously filed application having Serial No. 09/546,365, filed on April, 10, 2000, which matured into U.S. Patent No. 6,585,586 on July 1, 2003, which is a continuation-in-part application of previously filed application having Serial No. 09/433,307 filed on November 3, 1999, which matured into U.S. Patent No. 6,293,864 on September 25, 2001, which are incorporated herein by reference.

Field of the Invention

This invention relates to a variation of the card game baccarat and assembly for the play thereof which allow for greater user participation in the outcome of the game and/or

1 which include a bonus payout awarded to a participant or user of  
2 the assembly in the event of a nine being the winning hand  
3 and/or two or more consecutive hands having a total of nine,  
4 which defines the best hand achievable in a conventional game of  
5 baccarat, thus enhancing the appeal and entertainment potential  
6 of the game to the participant or user, while maintaining a  
7 house advantage.

#### 8 9 Description of the Related Art

10 The word baccarat is derived from the Italian word  
11 "baccarat", which means zero. The term refers to the face cards  
12 and the ten cards, all of which have a zero value in the  
13 conventional game of baccarat. In Europe, baccarat and a  
14 similar game or variation of conventional baccarat is called  
15 "chemin de fer" and these games are among the most popular  
16 casino games.

17 Since baccarat's introduction in Nevada casinos, the game  
18 has assumed an aura of glamour and in most casinos baccarat is  
19 played in a designated, at least partially segregated area. The  
20 intention is to attract the more sophisticated, monied player or  
21 "high roller". However, for all the intrigue and/or mystery  
22 surrounding the game of baccarat, which has been significantly  
23 enhanced by its depiction in numerous popular "spy movies",  
24 baccarat is primarily a very simple game. Normally, but not  
25 always, there are no decisions or options for the player to be

1 made and generally speaking there is no degree of skill required  
2 for either the players or the dealer except in the area of  
3 wagering. In most casinos a player may be seated in any open  
4 seat at the table and the seating position does not affect the  
5 play in any manner. In conventional, casino baccarat the number  
6 of players may vary from one through fifteen. Naturally, as in  
7 all casino run games "house rules" dictate and the number of  
8 players allowed to concurrently participate in a game of  
9 baccarat may be determined by the house and may be smaller or  
10 larger than the conventional number fifteen.

11 During play, each player gets a turn to handle the "shoe",  
12 which contains typically six to eight decks of cards and is  
13 specifically structured to facilitate the dealing of individual  
14 cards in a face down orientation. When a player has the shoe he  
15 is designated as the banker, but any player may decline the shoe  
16 and allow it to be passed, typically to a player's right, along  
17 the line of players. There is no advantage or disadvantage in  
18 dealing the cards and it is generally considered a formality  
19 which contributes to the game's ambiance, in that most  
20 sophisticated players enjoy being active in the dealing. A  
21 dealer, who is a representative of the casino, normally does not  
22 remove the cards from the shoe, but receives the cards from the  
23 banker/player. The dealer places the cards in an appropriate box  
24 or section on the playing surface, which is designated for a  
25 "player's hand" and a "banker's hand". Each of the plurality of

1 players bet by placing their chips in a designated location on  
2 the playing surface, which is accessible to the plurality of  
3 players. Each player, except the player designated the banker,  
4 may place bets either on the player's hand, the banker's hand or  
5 both. The banker must bet on the banker's hand and all bets are  
6 paid off at even money. In most casino controlled games betting  
7 parameters range from a minimum wager of twenty dollars to a  
8 maximum wager of two thousand dollars. After the winner is  
9 announced by dealer, additional dealers, when more than one  
10 dealer is present at the table, pay off the winning bets and  
11 collect the losing bets. If the banker's hand was a winner, all  
12 the players wagering on the winning banker hand must pay a  
13 commission, typically in the amount of approximately five  
14 percent (5%) of their respective winning wagers. Accordingly,  
15 if a player had a hundred dollar bet on the banker's hand and  
16 won, five dollars would be owed to the house. Rather than  
17 collecting the "vig" after each game, a record of what is  
18 owed by each player is kept in a designated location on the  
19 playing surface by one or more dealers. Players then pay the  
20 accumulated amount owed to the house or casino after the  
21 completion of a shoe. Each time the shoe is depleted of cards,  
22 the total amount of cards are thoroughly shuffled and replaced  
23 in the shoe. Furthermore, in some variations, restrictions are  
24 placed on the banker's ability to immediately add to, remove  
25 and/or withdraw their wager after a winning hand. Specifically,

1       once the initial wager is made, the house rule may require that  
2       if the first hand is won, a second hand must be played  
3       essentially letting the winning wager "ride". After that point  
4       the banker can then withdraw all or part of the winning bet  
5       amount. Additions to the winning bet can generally be made at  
6       any time.

7             The playing of each game of baccarat typically involves the  
8       dealing of two hands by the participant banker/player or by the  
9       house when no player accepts the shoe. Before the hands are  
10      dealt bets may be placed on either the banker's hand or the  
11      player hand at designated areas on the betting portion of the  
12      playing surface. In addition some casino's allow the wager on  
13      the occurrence of tie between the player's hands and the  
14      banker's hand. All bets, if there is a tie, between the  
15      banker's and player's hand, are returned. Once a bet has been  
16      placed there are no opportunities for the player to make a  
17      decision in most casino run games of baccarat. More  
18      specifically, the banker's hand and the player's hand are dealt  
19      according to fixed rules resulting in final hands of either two  
20      or three cards for each.

21            The value of a hand is determined by adding the values of  
22      its individual cards. Tens and face cards are counted as zero,  
23      while other cards are counted at their face values. Only the  
24      last digit of the total number count of each hand is used so  
25      that all baccarat hands have values in the range of zero to nine

1 inclusive. For example, a hand comprised of a six card and a  
2 seven card, normally totaling thirteen would only be counted as  
3 a total number count of three, since, as set forth above, only  
4 the last digit of the total is used as the total number count  
5 for any given hand.

6 A conventional game of baccarat is started by dealing two  
7 cards for the player's hand and two cards for the banker's hand,  
8 normally in alternate fashion. An initial hand having a total  
9 number count of eight or nine is called a "natural". If either  
10 hand is a natural its holder must expose it and the game ends.  
11 Otherwise the play continues first with the player's hand and  
12 subsequently with the banker's hand, according to the rules  
13 designated by the individual casino or house. Rules for the  
14 player's hand comprise: if the player's first two cards total  
15 six or more then the player must stand without drawing a third  
16 card; if the player's first two cards total five or less the  
17 player must draw an additional one card only. Rules for the  
18 banker's hand comprise: if the banker's first two cards total  
19 seven or more, the banker must stand without drawing a third  
20 card; if the banker's first two cards total zero, one or two,  
21 then the banker must draw one card; if the banker's first two  
22 cards total three, four, five, or six, then whether the banker  
23 draws an additional card is determined by whether the player  
24 drew an additional card and if so, the value of the player's  
25 additional draw card. The simple objective of conventional,

1 casino baccarat is to draw a two or three card hand that totals  
2 closer to nine than the other hand. It is to be remembered that  
3 only two hands are dealt; the player's hand and the banker's  
4 hand.

5 In order to increase the interest in baccarat which, as set  
6 forth above, normally is surrounded by an air of mystique, a  
7 number of casinos have installed smaller more compact baccarat  
8 tables and located these smaller or "mini" tables among the  
9 black jack tables. So called "mini baccarat" is the same game  
10 but is absent certain rituals or formalities, such as passing  
11 the shoe etc. The layout of the mini baccarat table, however,  
12 generally conforms to the conventional baccarat table but  
13 frequently contains a lesser number of player positions. In  
14 addition, betting parameters usually range from a two to five  
15 dollar minimum up to a five hundred dollar maximum. Mini  
16 baccarat is a fast paced game but, as set forth above, the same  
17 rules apply as in conventional baccarat.

18 Even though baccarat, either in its conventional form or  
19 its "mini" form, is considered a fast paced game, certain  
20 variations, at least in the apparatus, such as playing tables  
21 etc. with which it is played, have been introduced. Such  
22 variations have been attempted in order to increase the  
23 attractiveness of the game to players. Baccarat, possibly due  
24 to its simplicity, has generally been devoid of any  
25 "unconventional" variations in the method of play, which may be

1 normally accepted by other casino card games, such as black jack  
2 or twenty one. More specifically the implementation of  
3 "progressive payouts" also found in a variety of other casino  
4 card games has not been applied to the conventional game of  
5 baccarat.

6 Therefore even though baccarat, particularly as played in  
7 casinos in both the United States and Europe, enjoys a great  
8 popularity with players, there is still a need for a variation  
9 of the method of play. In addition, an assembly or apparatus  
10 specifically designed to play baccarat, either in its  
11 conventional form and/or in a modified or varied version  
12 thereof, is also a desired improvement in order to increase the  
13 popularity of the game, while at the same time maintaining a  
14 fast rate of play and significantly large payouts.

15 Additionally, it is recognized that there is an ever  
16 increasing popularity in the field of automated or computer  
17 variants of games. For example, in addition to traditional slot  
18 machines, casinos also often include other automated games such  
19 as computer poker or blackjack which attract large numbers of  
20 players and provide very attractive returns to the house. As  
21 such, it would be beneficial to provide an increased exposure to  
22 baccarat through the development an enjoyable automated game.  
23 Moreover, it is recognized that based upon the often strict  
24 rules of the game of baccarat with regard to whether a card is  
25 drawn or not drawn on certain hands, it would be beneficial to



1 provide such an automated game which actually promotes the  
2 development of strategy and decision making by the player so as  
3 to directly affect the outcome of the game. Also, it would be  
4 beneficial to provide such a variant to include facilities for  
5 providing increased payouts to the players under certain play  
6 circumstances.

### 7 8 Summary of the Invention

9 The present invention is directed towards a baccarat gaming  
10 assembly structured to facilitate the play of a variation of the  
11 card game baccarat. Moreover, in one embodiment the variation  
12 may be appropriately termed "baccarat plus" in that at least one  
13 of a possible plurality of participants or users may have the  
14 option of participating in a bonus payout which may be increased  
15 in accordance with a preset schedule or rate, or alternatively  
16 which may be increased randomly, such as based upon the total  
17 number count of at least two consecutive hands.

18 Looking to the first, illustrated embodiment, the present  
19 invention includes a baccarat gaming assembly that is preferably  
20 automated so as to make the game of baccarat more accessible to  
21 the gaming public. To this end, the baccarat gaming assembly  
22 includes at least one computer processor, at least one  
23 associated display, and a an input having a user actuatable  
24 selector. In particular, the display allows the user to readily  
25 see the progress of the game in a manner simulating a

1 conventional game, while the actuatable selector assembly allows  
2 the user to make any necessary decisions.

3 Looking to the computer processor assembly, it is  
4 structured to generate a player's hand and a banker's hand in  
5 accordance with rules of baccarat. Moreover, the computer  
6 processor assembly is also preferably structured to permit the  
7 user either before or after dealing the hands, to elect whether  
8 their user hand is the player's hand or the banker's hand. As a  
9 result, the user may play hunches and the like to decide which  
10 hand to play. Once the hands have been designated accordingly,  
11 the computer processor assembly is further structured to add  
12 cards to the player hand and the banker hand in accordance with  
13 the conventional rules of the card game baccarat, ultimately  
14 identifying one of the hands as a winning hand. Naturally, if  
15 the winning hand is the user hand, the user is designated a  
16 winner and a corresponding payout is made. So as to further  
17 enhance the playing experience, however, the computer processor  
18 assembly is further preferably structured to keep track of  
19 consecutive ones of the user's hands, and to indicate a bonus  
20 payout to be paid to the user if a predetermined number count of  
21 nine occurs in at least two consecutive ones of the user's  
22 hands. Alternately or additionally, the bonus payout may be  
23 provided merely if one, or preferably the user's hand merely  
24 totals nine. In such an embodiment the increased bonus payout  
25 may also be provided for consecutive hands totaling nine.

1 Further, in yet another embodiment, the computer processor  
2 may deal one or both of the initial with one visible card and  
3 one covered card. In such an embodiment, the computer processor  
4 is responsive to a user input and will selectively replace the  
5 initially visible card of either one or both hands. Furthermore,  
6 the computer processor may be programmed to be responsive to the  
7 user input, either before or after the user has elected whether  
8 to play the bank hand or the player hand. As such, the user can  
9 not only maximize their opportunity to win the hand, but also  
10 can maximize their opportunity to have a number count of nine on  
11 one or both hands.

12 From the preceding system, it is noted that the present  
13 invention may also include a method of playing baccarat, which  
14 maybe achieved manually and/or through some automated means. As  
15 in conventional baccarat, only a player's hand and a banker's  
16 hand is dealt and the plurality of participants each have the  
17 option, with the exception of the participant designated as the  
18 banker, of placing a wager on either the player's hand or the  
19 banker's hand or both. Under the rules established by certain  
20 casinos the plurality of participants may also bet on the  
21 occurrence of a tie between the player's hand and the banker's  
22 hand, but such modified rule changes do not significantly affect  
23 the variation of the method of play of "baccarat plus" of the  
24 present invention, as set forth in greater detail hereinafter.

25 Alternately, the present invention may relate to a method

1 of play that comprises, in many aspects and embodiments, the  
2 play of a conventional game of baccarat, wherein each game of  
3 baccarat, as described hereinafter is meant to comprise the  
4 dealing of a player's hand and a banker's hand. More  
5 specifically, at the start of play the casino announces or  
6 designates a bonus payout. The bonus payout either can be in  
7 the form of a dollar amount and/or an odds payout, such as two  
8 to one, three to one, four to one, etc. Among the plurality of  
9 participants in the card game, a "banker" may typically chosen.  
10 The "banker/player", hereinafter termed banker, is determined in  
11 accordance with conventional method of play in that the banker  
12 is defined by the player offered and accepting the shoe and  
13 attending to the physical dispensing of the cards from the shoe.  
14 Naturally, any participant may pass his turn at the shoe wherein  
15 the shoe is passed to the right successively to each player  
16 until a participant is found which will accept the shoe and  
17 become the banker. Prior to dealing the cards, the banker  
18 and/or any of the participants may be given the opportunity of  
19 making a bonus wager in addition to or as part of a normal  
20 primary wager. The primary wager, in typical fashion, is made  
21 so as to participate in the next game of baccarat and the bonus  
22 wager allows the participant the possibility of collecting the  
23 bonus payout, which, as determined by the casino or house may be  
24 either a dollar amount or an odds amount. In either event the  
25 participant may or may not be required to make a bonus wager,

1 and play continues in the manner of a conventional baccarat  
2 game.

3 In particular, a player's hand and a banker's hand are  
4 dealt in the conventional fashion. After the hands are dealt,  
5 the dealer, in the case of a live versus automated game, being  
6 a representative of the casino, immediately announces the  
7 existence of a natural, which is defined as the existence of a  
8 total number count in either the player's hand or the banker's  
9 hand of an eight or a nine occurring in the first two cards of  
10 each hand are dealt. Naturally, different number totals could be  
11 equivalently designated, if desired. If a natural does not  
12 occur, play continues in accordance with the conventional game  
13 of baccarat to the extent of determining when and if either the  
14 player's hand and/or the banker's hand receives an additional  
15 third card. It is to be emphasized that rules governing the  
16 acceptance of a third card is generally not the decision of the  
17 individual player, but rather predetermined in accordance with  
18 the rules set forth by the casino.

19 Play again proceeds in the determining of a winner between  
20 the player's hand and the banker's hand by which hand has a  
21 total number count closer to nine. The total number count of  
22 nine is the best hand capable of being accomplished in the  
23 conventional play of the game of baccarat. As an alternative to  
24 winning or losing, the player's hand and the banker's hand may  
25 tie by having the same total number count. Also, the

1 participant designated the banker and accepting responsibility  
2 for the shoe and the distribution of cards therefrom, maintains  
3 the banker status until the banker's hand becomes the losing  
4 hand in any given baccarat game. As long as the banker's hand  
5 beats or ties the player's hand (has a total number count closer  
6 to nine or equal to that of the player's hand), the banker  
7 remains the banker and controls the shoe. The determination of  
8 the banker among the plurality of participants concurrently  
9 participating may be important in that, in one embodiment of the  
10 present invention, only the banker and/or a limited number of  
11 players may be allowed the opportunity of making a bonus wager  
12 and thereby participating in the possibility of collecting the  
13 bonus payout.

14 As set forth above, the best hand possible to obtain in the  
15 conventional game of baccarat is the occurrence of a total  
16 number count of either a player's hand or a banker's hand,  
17 equaling nine, and as such does not occur during a majority of  
18 hands. In addition, while the occurrence of the total number of  
19 count of nine in consecutive hands is not a normal happening, it  
20 does occur and is the basis of one embodiment of "baccarat plus"  
21 or a variation of the conventional game of baccarat of the  
22 present invention, which greatly rewards at least the banker, in  
23 terms of being able to collect the bonus payout set by the  
24 casino. More specifically, a participant who has previously  
25 made a bonus wager, or is otherwise eligible for the bonus

1 payout, of a preset or agreed upon amount, will collect the  
2 bonus payout, also established by the casino, if the total  
3 number count of each of at least two consecutive hands, played  
4 in consecutive baccarat games, are equal to a predetermined  
5 number count set by the casino. As emphasized above the best  
6 possible hand is a total number count of nine. Accordingly in  
7 one embodiment of the present invention the predetermined number  
8 count would be equal to nine. When nine is established as being  
9 the predetermined number count, the occurrence of a natural nine  
10 (ten or face card plus a nine card) or a broken nine (seven and  
11 two, six and three, four and five) may meet the requirement for  
12 consecutive hands of equal number count. Naturally the casino,  
13 for whatever reason, could establish a different predetermined  
14 number count for awarding consecutively occurring banker's  
15 hands. Also, in certain additional embodiments of the present  
16 invention, more than one number could be established by the  
17 casino, wherein consecutive hands could have a number count  
18 equal to either of the previously established predetermined  
19 numbers. Furthermore in a further embodiment of the present  
20 invention a bonus payout, such as in the form of an added payout  
21 or an increased winner payout may be made merely if either one  
22 of the hands totals nine, or if the participant's hand totals  
23 nine, or if a hand wagered upon totals nine, or another  
24 designated number count. As a result, the benefit to a win may  
25 be increased if the win comes with a number count of nine.

1 Furthermore, although it is preferred that all of the  
2 consecutive hands having a total of nine be the participant's  
3 hands, it may be desirable to provide for any combination of  
4 hands totaling nine or a natural nine. In the case of the  
5 consecutive hands totaling nine the bonus payout is preferably  
6 increased.

7 If a bonus wager is required and the participant's hand  
8 loses or no nine results, he would lose his primary wager as  
9 well as the bonus wager. In the event the banker continues to  
10 receive winning hands in successive baccarat games, he would of  
11 course continue to collect his primary wager, less any amount of  
12 commission normally payable to the casino, and would continue to  
13 be eligible for participation in the collection of the bonus  
14 payout for consecutive hands totaling nine. Once the banker  
15 receives a losing hand, he is no longer designated the banker  
16 and relinquishes control of the shoe and the disbursement of the  
17 cards therefrom, as set forth above.

18 Other embodiments of the present invention include an  
19 automatic mode of play wherein the bonus wager is subtracted  
20 from the primary wager, and the primary wager must be  
21 sufficiently large to have the bonus wager deducted therefrom.  
22 Deduction of the bonus wager may occur at the end of each  
23 successive baccarat game, whether the participant's hand is a  
24 winning hand, tying hand or losing hand. Furthermore, it is  
25 recognized that in the case of multiple participants, the



1 participant who is not the actual banker/player must select a  
2 hand, making that their participant's hand on which they are  
3 eligible to win a normal and/or bonus payout, depending upon the  
4 embodiment.

5 In a manual mode of play the participant makes a primary  
6 wager and makes a separate, independent bonus wager, which is  
7 paid directly to the dealer, as a representative of the casino  
8 and/or placed on a designated portion of the playing surface of  
9 conventional or specialized apparatus, to be described in  
10 greater detail hereinafter. In a random mode of play of the  
11 present invention the participant makes a primary wager to  
12 participate in the next baccarat game and makes an independent  
13 bonus wager, paid to the dealer or other casino representative  
14 directly and/or positioned on a designated, predetermined  
15 portion of the playing surface, as set forth above. However, an  
16 increase in the bonus payout may occur on a random basis,  
17 determined by any established rules or regiments set forth by  
18 the casino, in order to further reward the winner for  
19 participating in the bonus portion of the playing method and for  
20 achieving more than two consecutive hands of equal number count.

21 Naturally, the occurrence of three, four, five or even more  
22 consecutive hands, each of which include a total number count  
23 equal to a predetermined number count or the best hand number  
24 count of nine, is increasingly difficult and defies the odds on  
25 an increasingly greater basis. Accordingly the participant

1 will be rewarded by a proportionally increased bonus payout in  
2 the event of the occurrence of more than two consecutive hands,  
3 each having a total number count equal to the predetermined  
4 number count, generally nine. In such a case, it may be  
5 preferred to only allow one participant, such as the active  
6 player/banker to win the increased bonus payout associated with  
7 consecutive hands totaling nine, however, if desired, a smaller  
8 increased payout or pool could be provided to be shared by all  
9 participants.

10 Other features of the method of playing the variation of a  
11 conventional game of the baccarat, herein termed "baccarat  
12 plus" are as follows:

13 The banker may at any time increase his wager on the  
14 banker's hand and also may withdraw half or some amount less  
15 than half of his wager, after the second winning hand has  
16 occurred. Further, a banker can participate in the bonus  
17 wager/bonus payout any time if he/she has not done so beginning  
18 at the play of the first game of the baccarat. Also, the banker  
19 can withdraw at any time, even when the first winning hand is a  
20 tie, wherein all primary wagers are returned. In this event the  
21 shoe is awarded to the next player on the right of the banker  
22 that is willing to cover at least the value of the original  
23 banker's primary wager after deducting any bonus wager, as set  
24 forth above.

25 As will be further described in greater detail hereinafter,

1 wagers are made by each of the players, by placing their chips  
2 on a designated portion of the playing surface so as to clearly  
3 indicate whether a given player is playing with the player's  
4 hand or the banker's hand. Chips may be placed on certain lines  
5 indicating that only of a portion of the indicated bet is to be  
6 a wager and the entire amount is to be indicated as contributing  
7 to the "auction" for buying the shoe. Person's standing by the  
8 table on which the playing surface is mounted may or may not be  
9 able to participate in the conventional game of baccarat as  
10 determined by the casino or house.

11 It is further to be emphasized that the casino or house  
12 controls all the rules and regulations concerning the play of a  
13 given game, including conventional baccarat or the variation of  
14 baccarat, as set forth herein. Therefore minor rule  
15 modifications may be made in the method of play of the subject  
16 invention, without departing from the intended spirit and scope  
17 of the present invention, wherein such deviations from  
18 conventional rules are well within the purview of the casino or  
19 house.

20 While the method of this variation of the card game of  
21 baccarat, as described herein, may be played without specific  
22 playing structure or specialized apparatus, the modified game  
23 and its method of play is particularly facilitated by an  
24 assembly specifically configured to play "baccarat plus" and on  
25 which other card games, including but not limited to

1 conventional baccarat may be played. Such an assembly comprises  
2 a playing surface having a plurality of player areas designating  
3 a preferred location for individual ones of a preset number of  
4 players. The playing surface also includes a betting area.  
5 Each of the player areas includes a card positioning section,  
6 wherein at least two cards are intended to be positioned,  
7 eventually in a face up orientation, so that the two cards may  
8 be readily observed, particularly when a player located at a  
9 specified player area is designated as the banker.

10 The playing assembly of the manual embodiments of the  
11 present invention also preferably include a camera assembly  
12 having at least one but preferably a plurality of cameras each  
13 of which are disposed and structured for viewing one of the  
14 plurality of player areas and in particular the card positioning  
15 section thereof. The display assembly, whether comprising one  
16 or more cameras, is particularly structured to establish a clear  
17 viewing of the card positioning section and incorporates or is  
18 electrically connected to an optical scanning device  
19 specifically structured to determine the total number count of  
20 at least one card but preferably of at least two cards disposed  
21 in a face up orientation on the card positioning section. Since  
22 at least theoretically, each of the succeeding players located  
23 or positioned about the perimeter of a playing surface will  
24 eventually be designated as the banker, the camera assembly  
25 should be structured to be able to view and, in combination with

1 the optical scanner, electronically determine the total number  
2 count of at least the first two cards of each of the player's  
3 hands at least when they are designated the banker.

4 The playing assembly further comprises a display assembly  
5 mounted adjacent to the playing surface at a location where at  
6 least all of the players and preferably all of the one or more  
7 dealers representing the casino, can clearly view the display,  
8 electronically produced on the display assembly. The camera  
9 assembly and the display assembly are electrically coupled or  
10 connected in circuit with the aforementioned optical scanning  
11 device, such that when the optical scanning device recognizes a  
12 total number count of a banker's hand being equal to the  
13 predetermined number count associated with the bonus payout, the  
14 display indicates, by way of example, the existence of a natural  
15 nine, broken nine, the position of the player designated as the  
16 banker, as well as the number of consecutive banker's hands  
17 which are each equal to the predetermined number. The optical  
18 scanner, in combination with a central processing unit can be  
19 programmed to recognize any of a plurality of numbers, zero to  
20 nine, as the predetermined number count and/or recognize total  
21 number counts of a player's or a banker's hand, which is not  
22 equal to the predetermine number, in order that the display  
23 assembly can indicate that no consecutive hands have been  
24 established with the predetermined total number count. The  
25 playing assembly may include other features such as one or more

1 speakers located on the playing surface, such that each of the  
2 players may be independently informed of certain aspects of the  
3 play of the game or collectively so informed by an announcement  
4 either electronically or manually as desired.

5 These and other features of the present invention will  
6 become more clear when the drawings as well as the detailed  
7 description are taken into consideration.

#### 8 9 Brief Description of the Drawings

10 For a fuller understanding of the nature of the present  
11 invention, reference should be had to the following detailed  
12 description taken in connection with the accompanying drawings  
13 in which:

14 Figure 1 is a schematic illustration of one embodiment of  
15 the baccarat gaming assembly of the present invention;

16 Figure 1A is a perspective view of an assembly designed to  
17 facilitate the playing of a variation of the card game baccarat  
18 in accordance with method of the present invention;

19 Figure 2 is a detailed view of a portion of the playing  
20 surface of the embodiment of the assembly shown in Figure 1A;

21 Figure 3 is a detailed view of an exposed surface of a  
22 display assembly also associated with the embodiment of the  
23 assembly of Figure 1A;

24 Figure 4 is a schematic representation in block form  
25 of certain operative components of the embodiment of Figures 1A

1 through 3;

2 Figure 5 is a portion of a flow chart schematically  
3 representing the various step of the method playing the  
4 variation of the card game baccarat in accordance with the  
5 present invention;

6 Figure 5A is a continuation of the flow chart shown in  
7 Figure 5;

8 Figure 6 is a part of a flow chart schematically  
9 representing another embodiment of the method of playing a  
10 variation of the card game baccarat in accordance with the  
11 present invention;

12 Figure 6A is a continuation of the flow chart of Figure 6;

13 Figure 7 is a flow chart schematically representing yet  
14 another embodiment of the method of playing a variation of the  
15 card game baccarat in accordance with the present invention;

16 Figure 7A is a continuation of the flow chart of Figure  
17 7;and

18 Figure 8 is a perspective illustration of the automated  
19 baccarat gaming assembly embodiment of the present invention.

20 Like reference numerals refer to like parts throughout the  
21 several views of the drawings.

## 22 Detailed Description of the Preferred Embodiment

23 As shown in the accompanying Figures, the present invention  
24 is directed towards a method and playing assembly or apparatus  
25

1 designed to play a variation of the card of baccarat, wherein  
2 one feature of the present invention includes the ability of the  
3 player/participant designated as banker or any other game  
4 participant to participate in a bonus payout in the event of  
5 certain occurrences relating to the total number count of the  
6 hands, and especially of consecutive hands, and the  
7 implementation of an automated gaming assembly which makes the  
8 game of baccarat more available to players, more fun and  
9 entertaining for play, and can integrate the bonus payout method  
10 of the present invention.

11 Before looking to the preferred, automated embodiment of  
12 the present invention, we first elaborate on one or more methods  
13 of playing the subject variation of the card game baccarat,  
14 herein in termed "baccarat plus", it being understood that it  
15 could be conducted on a variety of playing surfaces, and as will  
16 be described with regard to the embodiments of Figures 1 and 8,  
17 as an automated game on one or more gaming machine. In order to  
18 facilitate the playing of the "baccarat plus" variation, in a  
19 more conventional playing card manner, Figures 1A through 4 show  
20 an assembly generally indicated as 10 including a playing  
21 surface generally indicated as 12, specifically designed for  
22 playing of "baccarat plus" but as will be apparent hereinafter,  
23 is adaptable for the playing of a variety of other card games.  
24 The playing surface 12 includes a plurality of consecutively  
25 arranged player areas 14, the number of which may vary depended



1 upon house or casino rules. Each of the player areas 14 is  
2 numbered consecutively as one through nine and at least  
3 partially surround a betting or wagering surface 16. The  
4 wagering surface 16 preferably includes an elongated, somewhat  
5 curvilinear or U-shaped betting area or section 18 accessible to  
6 all of the player areas 14 and designated to receive chips  
7 representing wagers on a player's hand. Similarly the wagering  
8 surface area 16 may include a plurality of consecutive numerals,  
9 equal on numbers to the number of playing areas and indicated as  
10 20. The wagering surface portion 20 is reserved and designated  
11 to receive chips from each of the various players who wish to  
12 wager that the banker's hand will be the winning hand of any  
13 given baccarat game. An indentation generally indicated as 22  
14 may be provided and represents a dealer position, wherein the  
15 dealer is a representative of the casino or house and has  
16 certain specified duties during, before and after the playing of  
17 the individual hands.

18 With reference to Figure 2, each of the player areas 14  
19 includes a card positioning section generally indicated as 26  
20 and clearly has segments designated for the placements of two  
21 cards, eventually in a face up orientation as shown. In  
22 addition the player areas 14 may have a designated section or  
23 area 28 for the placement of a shoe 30. The shoe 30, as in  
24 conventional baccarat, is designed to hold a plurality of decks  
25 of cards, generally ranging from six to eight such decks.

1 Further, the shoe 30 is structured to deal or dispense  
2 individual cards, one at a time, from the shoe for the creation  
3 of player's hand and the banker's hand. As in conventional  
4 baccarat, and as set forth above, each of a plurality of games  
5 of baccarat is preferably defined by a single player's hand and  
6 a single banker's hand.

7 Again with reference to Figures 1A through 3, the present  
8 invention further comprises a sensor assembly, preferably in the  
9 form of camera assembly generally indicated as 32. The camera  
10 assembly 32, which may be in the form of a dome-like structure  
11 34 that holds at least one but preferably a plurality individual  
12 cameras, each disposed and structured to view individual ones of  
13 the player areas 14, generally, and the respective card  
14 positioning sections 26 specifically. The camera assembly 32  
15 may be located at a variety of different locations but should be  
16 positioned so as to facilitate the individual viewing of each of  
17 the player areas 14, in that it is contemplated that each of the  
18 players in the consecutively disposed player areas 14, may  
19 eventually be designated the banker. Moreover, it is recognized  
20 that alternate sensor assemblies may be provided so as to  
21 identify the cards dealt, however, other sensor assemblies, such  
22 as a scanner built into the table, may require some form of  
23 "marking" of the cards so as to be identifiable by the sensor  
24 assembly, and any form of "marking" is generally undesirable in  
25 the gaming industry. Of course, other indicators incorporated

1 into the face of the cards and structured to be recognized by  
2 the sensor assembly may also be utilized and the aforementioned  
3 camera may include a visual sensor that identifies the marking  
4 on the face of the card, but which for the purposes of this  
5 invention may also be deemed a camera assembly as it visually  
6 reads a face of the card.

7 As in conventional baccarat, the player/participant having  
8 possession of the shoe 30 and being in charge of physically  
9 distributing cards therefrom is designated the banker. As best  
10 shown in Figures 1A, 3 and 4, the playing assembly and/or  
11 apparatus of the present invention further comprises a display  
12 assembly generally indicated as 38 which may be mounted adjacent  
13 the playing surface 12, such as on an elongated standard as at  
14 40 which positions a display portion 42 above the playing  
15 surface 12. The display portion 42 should be in clear site of  
16 at least all of the players located at the various playing areas  
17 14 and preferably by the one or more dealers located at least at  
18 the dealer position 22. As shown in Figure 3 the display  
19 portion 42 is structured to display the location of the player  
20 area, designated as the banker, such as by indicating a numeral,  
21 as at 46, representing one of the player areas 14. Similarly,  
22 a visual display in the form of a logo 47 may also be displayed  
23 on the display portion 42. The plus designation area, as at 48,  
24 will represent a plurality of numerals, generally one through  
25 five, wherein such numerals indicated the consecutive number of

1 hands of the banker which have the same total number count and  
2 more specifically wherein each of the consecutive hands have the  
3 same number count as a predetermined number count designated by  
4 the casino, as will be explained in greater detail hereinafter.

5 The camera assembly 32 and the display assembly 38 are  
6 electrically interconnected to one another as well as to an  
7 optical scanner 52 as schematically represented in Figure 4. As  
8 set forth above, the optical scanner 52 is connected to both the  
9 camera assembly 32 and the display assembly 38 and is  
10 specifically structured and/or programmed, with the provision of  
11 a processor 54, to optically scan and/or electronically read the  
12 number count of at least one but preferably the total number  
13 count of the number of cards located in the card positioning  
14 section 26 of the specific player area 14 determined as being  
15 the banker. The electronic reading or optical scanning by the  
16 optical scanner 52 occurs by virtue of its connection to the one  
17 or more cameras of the cameras assembly 32 viewing the cards  
18 located at the card positioning section 26. Once the optical  
19 scanner 52 determines that the total number count of at least  
20 one or preferably two consecutive banker's hand is equal to a  
21 predetermined number count, the display portion 42 will begin to  
22 continuously register and display the number of consecutive  
23 hands. Once the consecutive number of hands is discontinued,  
24 the optical scanner will immediately determine such  
25 discontinuance, and the designated number 48 will revert back to

1 zero or will go blank, as programmed, after indicating a plus  
2 payout is to be made.

3 In addition to the above, the assembly 10 further includes  
4 a switching assembly preferably comprising a plurality of  
5 individual switch structures 56 located at each of the plurality  
6 of playing areas 14. Each of the switching structure 56 is  
7 interconnected to the camera assembly 32, the optical scanner 52  
8 as well as the display assembly 38, for purposes of activating  
9 the system. As will be explained in greater detail hereinafter,  
10 activation of the system, in terms of monitoring the number of  
11 consecutive banker's hands which have a total number count equal  
12 to the predetermined number count set by the casino, can only  
13 occur once the banker determines to make a "bonus wager". This  
14 indicates the banker's intent to participate in the possibility  
15 of collecting a "bonus payout". The making of the "bonus wager"  
16 is done as part of or in addition to the primary wager made by  
17 the banker to participate in each of the plurality of baccarat  
18 games.

19 The assembly as shown in Figures 1A through 3 also includes  
20 a plurality of speakers 58, wherein the plurality of speakers 58  
21 may be located at various positions around the playing surface,  
22 such that each of the players, regardless of their location can  
23 easily hear any announcement made by the house and/or the dealer  
24 either manually or electronically.

25 Also with regard to the preceding structure, it is

1 recognized that it could be implemented with a variety of other  
2 casino games, such as blackjack, the sensor assembly and display  
3 identifying the occurrence of one or more blackjack hands for  
4 either a normal payout and/or an additional payout at one or  
5 more player positions.

6 Turning to Figures 5 and 5A, one embodiment of the method  
7 of playing the variation "baccarat plus" involves the start of  
8 the game, as at 60, and the casino or house, either before,  
9 simultaneously, or after, announcing the amount of a "bonus  
10 payout" as at 62. Each of the plurality of players then chooses  
11 any one the open player areas 14 as at 63, at which he desires  
12 to be located. An individual one of the plurality of players is  
13 designated as the banker by that player accepting the  
14 responsibility of the shoe 30, as at 64, as well as preferably  
15 the physical distribution of the cards which form the player's  
16 hand and the banker's hand of each of a plurality of baccarat  
17 games which are successively played, until the shoe is depleted.  
18 The player designated the banker makes a primary wager as at 66  
19 in order to participate in each of the successive baccarat  
20 games. The banker then makes the decision, as at 68, as to  
21 whether or not to participate in "baccarat plus" and thereby  
22 possibly collect the bonus payout announced by the casino or  
23 house as at 62, described above. If the banker does not desire  
24 to participate in the "baccarat plus" variation, the successive  
25 games of baccarat continue under the normal rules of baccarat as

1 at 69 and 70. However, if the banker does determine that he  
2 wishes to participate in the "baccarat plus" variation the  
3 banker then decides as at 68 to make a bonus wager as at 70.  
4 Immediately thereafter, in one embodiment the banker activates  
5 the switching assembly by "turning on" a corresponding one of  
6 the switch structures 56 located at his player area 14. In such  
7 an embodiment, each of the switch structures, in order to avoid  
8 inadvertent activation of the system, may be operated by a turn  
9 key presented to the banker once he determines that he wishes to  
10 participate in "baccarat plus". Of course, other modes of  
11 indication of such participation and/or activation of the  
12 system, such as by the dealer, may also be provided. The  
13 activation of the switch structure 56 will serve to activate  
14 both the camera assembly 32 and the display assembly 38 in the  
15 manner set forth above and will further activate the optical  
16 scanner 52, so as to electronically read and/or optically scan  
17 the respective card positioning section 26 located at the  
18 players area 14 where the banker is positioned. Such designated  
19 player area would be indicated on the display surface 42, as at  
20 46, by an appropriate number designation, as described above.  
21 Accordingly, and again with reference to Figure 5, the camera  
22 assembly 32 will preferably begin monitoring the cards, with the  
23 aid of the optical scanner 52, as at 74. As set forth above,  
24 the display 42 will represent the designated banker/player as at  
25 76.

1           The banker as at 78 begins dealing the card in a  
2           conventional, alternate fashion to form both the player's hand  
3           and the banker's hand. More specifically, the banker places his  
4           first card in the proper player section 26, as at 79, in order  
5           to define the first card of the banker's hand, and immediately  
6           thereafter the banker, as at 80 delivers the first card of the  
7           player's hand. As represented at 82, the banker deals a second  
8           card representing the second card to both the banker and player.  
9           With reference to Figure 5A, the dealer then uncovers the cards  
10          representative of the player's hand as at 84. The banker as at  
11          86 uncovers the cards representative of the banker's hand and  
12          the camera assembly 32 proceeds to read the cards oriented in  
13          the card positioning section 26 as shown in Figure 2, being  
14          represented of the banker's hand.

15          The decision is then made as to the winning hand as at 90.  
16          If the banker's hand is not the winning hand as at 92, the  
17          banker loses his primary wager and bonus wager. In addition,  
18          the banker or dealer then deactivates system by removing his  
19          switch key or any other apparatus or device from a corresponding  
20          switch structure 56 as at 94. However, if the banker's hand is  
21          the winning hand as at 96, either before, simultaneously or  
22          after, it is determined if the banker's hand is a natural nine,  
23          which for purposes of the method of played herein is defined as  
24          the predetermined number count set by the casino as the total  
25          number count must be reached by each of the consecutive banker's



1 hands in order to collect the bonus payout. As set forth above  
2 the casino or house may designate other numbers instead of or in  
3 addition to the number nine. However, due to the fact that the  
4 total number count nine is the best possible hand in the game of  
5 baccarat, no other number would be as practical or feasible in  
6 defining the predetermined number count, in that the banker's  
7 hand must be a winning or tieing hand, in order to continue  
8 play.

9 If it is determined as at 98, that the banker's hand is a  
10 nine, including either a natural nine or a broken nine, the  
11 banker's hand wins the conventional game and a next game of  
12 baccarat will be played in the same manner as stated above.  
13 Although the bonus wager may be designated as immediately lost  
14 if a natural nine does not result, in alternate embodiments, if  
15 the banker wins or if the banker's hands has a total number  
16 count equal to the predetermined number count of nine, either  
17 natural or not, no additional bonus wager need be placed in  
18 order to continue to be eligible for the collection of the bonus  
19 payout, as set forth above, and/or a bonus payout in the form of  
20 an increase to the amount won by the winning hand may be made.  
21 The banker as at 102 continues to play successive hands. If, in  
22 the preferred embodiment, the initial hand was a natural nine  
23 and the next consecutive banker's hand is also equal to a  
24 natural nine, as at 104, it is designated as a winner and will  
25 collect at least a minimal portion of the bonus payout awarded

1 for the consecutive hands totaling nine. The banker continues  
2 playing successive baccarat games hoping to achieve additional,  
3 consecutive bankers hands which equal nine. However, the  
4 establishment of at least two consecutive hands, such as the  
5 banker's hands in the preferred embodiment, each having a total  
6 number count of nine, designates the participant, such as the  
7 banker as winning or collecting at least a minimal portion of  
8 the bonus payout. Depending upon the house preference, either  
9 a natural nine or any hand totaling nine may be designating as  
10 eligible for the bonus payout.

11 If the banker, as at 104, or the hand selected by the  
12 participant, does not receive a natural nine, or a total number  
13 count equal to the predetermine number count set by the casino,  
14 the banker keeps playing as long as he wins the baccarat game or  
15 ties the player hand for any given baccarat game as at 106. The  
16 banker continues to deal from the shoe and is still designated  
17 as the banker as at 108. The players bet again with the method  
18 of play indicated as at 84 continuing consecutively thereafter.

19 In event the banker decides to resign after achieving two  
20 or more consecutive hands having the same number count, equal to  
21 the number nine as at 110, he de-activates the system by  
22 removing his switch key from the individual one of the switch  
23 structures 56. This causes the deactivation of the camera  
24 assembly 32 as at 112, wherein the final display of the display  
25 portion 42 indicates the total number of consecutive hands

1 established by the banker as at 114. The dealer or the house  
2 announces to the individual players, such as through the various  
3 speakers 58, the amount of the bonus payout to be collected by  
4 the banker as at 116. The bank becomes a "suite" and another  
5 player is attempted to be designated as the banker as at 120.  
6 If no banker accepts the shoe, the house takes the shoe as at 22  
7 and the game continues until the end as at 123.

8 It should be recognized that once a banker has achieved a  
9 consecutive number of the designated number total, which in the  
10 illustrated embodiment is a natural nine, the bonus payout is  
11 preferably guaranteed to the banker, whether or not he/she  
12 continues as the banker or later loses a hand. Along these  
13 lines, if the person continues as the banker, it is possible  
14 that the bonus payout can be pulled out in favor of none or a  
15 new bonus wager, the entire amount can be the new bonus wager,  
16 or the amount won can designate a minimum that may be surpassed  
17 by a future greater number of consecutive bonus hands so as to  
18 increase the minimum amount guaranteed.

19 The embodiment of the method of playing of the variation  
20 "baccarat plus" as described above is represented as the "manual  
21 mode" of play and is indicated in Figures 5 and 5A. A somewhat  
22 different embodiment is disclosed in Figure 6 and 6A and is  
23 herein represented as the "automatic mode". The automatic mode  
24 differs from the manual mode at least to the extent that when  
25 the banker decides to participate in the "baccarat plus"

1 variation and determines that he wishes a chance at collecting  
2 the announced "bonus payout" as at 62, he designates an amount  
3 of his bonus wager as at 66 but does not physically pay a  
4 separate or independent wager to the house. To the contrary the  
5 designated amount of the banker's wager is included within the  
6 primary wager as at 66 in Figure 6. Accordingly, as the game  
7 proceeds, and in the event it is determined as at 90 that the  
8 banker's hand is not the winning hand, the dealer then deducts  
9 as at 93 in Figure 6A, the indicated amount of the bonus wager  
10 from the primary wager indicated as at 66 in Figure 6, rather  
11 than collecting an independent bonus wager amount as in the  
12 embodiment of Figures 5 and 5A. Once the banker loses and  
13 subsequent to the bonus wager being deducted, the banker or  
14 dealer de-activates the system by manipulating the switch key as  
15 at 94. The consecutive or plurality of games of baccarat  
16 continue with the same banker, if the banker's hand was a  
17 winning or tieing hand as at 90. The casino designates a new  
18 banker as indicated in the remaining portion of Figure 6A if the  
19 banker's hand loses.

20 In yet another embodiment of the method of playing the  
21 variation "baccarat plus" as represented in Figures 7 and 7A a  
22 random system is activated to increase the bonus payout  
23 initially announced by the casino as at 62 in the event that  
24 more than two consecutive banker's hands are made, such as  
25 three, four, five or more consecutive hands, each of which have

1 a total number count of nine. Therefore with reference to  
2 Figures 7 and 7A, after the banker makes or indicates his bonus  
3 wager as at 70 he activates the system utilizing or manipulating  
4 the key switch or by any other conventional method, such as on  
5 a respective one of the switch structure 56 as at 72. The  
6 activation of the switch first serves as at 74 to activate the  
7 random reward system in the event of more than two consecutive  
8 banker's hands occur each having an equal number count of nine.  
9 The method of playing the variation of "baccarat plus" continues  
10 as set forth with regard to the embodiments of Figures 5, 5A and  
11 6, 6A up to the point where more than two consecutive banker's  
12 hands are made. At this point, the bonus payout originally  
13 announced as at 62 in Figure 6 is increased, because of the  
14 difficulty in achieving numerous consecutive hands. The  
15 increase is performed on a random basis as at 105. Such random  
16 increase in the bonus payout may occur by any random facility or  
17 regiment determined by the house and may be further determined  
18 electronically or by more conventional means such as the roll of  
19 dice, etc. Once the bonus payout as at 62 has been increased  
20 after obtaining the two consecutive banker's hands with an equal  
21 number count of nine, the game continues in the manner set forth  
22 with the embodiment of Figures 5, 5A and 6, 6A. With these  
23 embodiments, however, the casino will of course recognize that  
24 more than two consecutive hands accomplished by the banker is  
25 entitled to an increased bonus payout. Such bonus payout will

1 be increased on a preset basis which is known to the banker and  
2 the player's prior to the beginning of play.

3 With regard to the various preceding embodiments of the  
4 present method, it is recognized that although play in the more  
5 automated manner permitted by the apparatus of the present  
6 invention, it may be preferred that a more manual system wherein  
7 the dealer merely identifies and/or collects the bonus wager,  
8 and manually determines and/or keeps track of the number of  
9 consecutive bonus hands may also be provided. Furthermore, as  
10 previously mentioned, alternate variations are also contemplated  
11 so as to provide for eligibility to a bonus payout to all  
12 participants to the game and not merely the person(s) that are  
13 actually playing a hand. For example, participants can choose  
14 to wager on the player or banker hands, both to merely win and  
15 as to the bonus payout. In such an embodiment, the participants  
16 may be required to bet before or after initial cards are  
17 distributed, or may be required to stay with the same side (i.e.  
18 player or banker) for consecutive games to accumulate multiple  
19 hands totaling nine and win a bonus payout. Of course,  
20 variations wherein the participant can change sides, but still  
21 receives multiple hands totaling nine may also be provided.  
22 Further, the bonus payout may be achieved only for consecutive  
23 hands totaling a predetermined number count, and/or a smaller  
24 bonus payout component may be provided merely for a win with a  
25 nine, a win with a natural nine, a win with a nine and all cards

of the same suit, etc. Payout tables as illustrated below may be provided for such types of gaming variants.

#### *Baccarat wild Plus*

	1 St Coin	2 nd Coin	3rd Coin	4th Coin	5th Coin
99999plus	600	1200	1800	2400	5000
9999plus	150	300	450	600	800
999plus	10	20	30	40	50
99plus	5	10	15	20	25
9plus	2	4	6	8	10
any 9	3	6	9	12	15
any 9	3	6	9	12	15
any 9	3	6	9	12	15
any 9	3	6	9	12	15
Winning whit 1-7 any 8-9	1	2	3	4	5

#### *Baccarat Mistery Plus*

	1 St Coin	2 nd Coin	3rd Coin	4th Coin	5th Coin
99999plus	1000	2000	3000	4000	15047
9999plus	600	1200	1800	2400	5000
999plus	100	200	300	400	650
99plus	10	20	30	40	50
9plus	2	4	6	8	10
any 9	4	8	12	16	20
any 9	4	8	12	16	20
any 9	4	8	12	16	20
any 9	4	8	12	16	20
Winning whit 1-7 any 8-9	1	2	3	4	5

#### *Baccarat Fantasy Plus*

	1 St Coin	2 nd Coin	3rd Coin	4th Coin	5th Coin
99999plus	600	1200	1800	2400	5014
9999plus	150	300	450	600	900
999plus	10	20	30	40	50
99plus	5	10	15	20	25
9plus	2	4	6	8	10
any 9	3	6	9	12	15
any 9	3	6	9	12	15
any 9	3	6	9	12	15
any 9	3	6	9	12	15
Winning whit 1-7 any 8-9	1	2	3	4	5

Looking now to the first preferred embodiments of Figures 1 and 8, the present invention further includes a baccarat gaming assembly, generally indicated as 100. Specifically, the gaming assembly 100 is preferably an automated, computer type game, thereby requiring no physical dealer, and permitting a single player/user or multiple players/users to enjoy the game play. To this end, the gaming assembly 100 preferably is integrated into its own, stand alone unit, although use on a

1 standard computer, such as for home use is contemplated, and as  
2 such, the assembly includes a housing 110. Preferably the  
3 housing 110 is similar in shape and size to that of a slot  
4 machine or video poker machine, thereby permitting large numbers  
5 of the assemblies 100 to be placed in an array near one another.  
6 Furthermore, as depicted in Figure 1, a multi-user configuration  
7 may be provided wherein a number of users may achieve "linked"  
8 or simultaneous play with one another so as to increase the  
9 excitement of the play.

10 The baccarat gaming assembly 100 also preferably includes  
11 at least one display 120. As illustrated, a standard video  
12 display or other type of display to provide an attractive  
13 appearance and to effectively and graphically illustrate the  
14 progress of the game to a user may be provided. Further, as in  
15 the embodiment of Figure 1, a series of displays and/or one or  
16 more central display 120, such as if linked play at various  
17 locations is desired, may also be provided. For example, a  
18 number of player stations may be established within a proximity  
19 to one another and/or in spaced relation throughout a venue  
20 and/or throughout various venues. Accordingly, one or more  
21 displays 120 are preferably provided so that each user may  
22 effectively monitor game play.

23 Additionally, the present gaming assembly 100 also  
24 preferably includes at least one input, such as in the form of  
25 a user actuatable selector 140. Preferably, the user actuatable



1 selector 140 includes one or more selectors, such as using  
2 physical buttons, a touch screen, joystick, voice activated  
3 selector, etc., the objective being to allow the user to make  
4 certain decisions such as a wagering amount, whether to change  
5 a card, whether to make a bonus wager, etc. Further, in the  
6 multi-player environment, each user preferably includes their  
7 own input so that they may make any individual choices available  
8 to them. For example, in one embodiment, each individual player  
9 station may include a display and an input, such as in the form  
10 of a touch screen. Furthermore, as wagering is usually involved  
11 in the game play, a payment receiving assembly, such as one or  
12 more slots 150 for receiving credits, such as money, either in  
13 coins, tokens, credits, bills, cards, etc. is also preferably  
14 provided, either at a central location and/or in connection with  
15 each single player or multi-player gaming station.

16 The baccarat gaming assembly 100 further includes at least  
17 one computer processor 130. The computer processor 130 is  
18 structured to be responsive to the user and to generate a player  
19 hand and a banker hand in accordance with the rules of baccarat.  
20 Along these lines, the computer processor 130 is structured to  
21 define a deck from which the cards which comprise the player's  
22 hand and the banker's hand are dealt. For example, it is  
23 recognized that a multiple deck shoe may be used in conventional  
24 baccarat, and as such the deck defined by the computer processor  
25 may include one or more conventional 52 card decks as may be

1 desired by the house, or in some cases by the user. Furthermore,  
2 the computer processor 130 is structured to continue to generate  
3 new ones of the player's hand and the banker's hand with the  
4 cards from the deck until a number of remaining cards of the  
5 deck drops below a predefined minimum number of cards. For  
6 example, as with a conventional shoe, when the remaining cards  
7 in the deck becomes too small, as dictated by the house or a cut  
8 by the user, a new deck must then be generated. Furthermore,  
9 the computer processor may be structured to permit subsequent  
10 users of the gaming assembly 100 to continue to use the deck of  
11 a previous user, if desired. Specifically, it is understood  
12 that in many instances users may try to gauge the outcome of a  
13 hand based upon the number of cards remaining in the deck or the  
14 "luck" of a given deck. As such, if a user no longer wishes to  
15 use the same deck they may request a new deck, either  
16 affirmatively, if permitted, or by exiting as a user and  
17 restarting a new user. Moreover, if an observer believes they  
18 can gain an advantage based upon what they have seen or believe  
19 from a prior user, they may be given the option to continue with  
20 the old deck. Along these lines, it may be preferable to  
21 provide a graphic display or illustration on the display 120 of  
22 the number of cards remaining in a deck. Although an exact  
23 count could be provided, it is preferred that an illustration  
24 which requires the user to gauge or keep track of the deck size  
25 is preferred. Such graphic illustration could also be used to

1 allow the deck to be cut by the user. Of course, in a multi  
2 player game, restrictions on a users ability to reset a new  
3 deck, and random or rotating cutting of the deck may also be  
4 provided.

5 Because the conventional rules of baccarat are often quite  
6 strict as to when a card may or may not be drawn, thus  
7 eliminating an important human element from the game, certain  
8 embodiments of the present invention further structure the  
9 computer processor to provide one or more variants to make the  
10 game more interesting and/or interactive to a user. For  
11 example, in one embodiment, the computer processor 130 is  
12 structured to allow the user to select whether they wish to play  
13 the player's hand or the banker's hand. As such, even though  
14 the cards for the hands may be dealt according to traditional  
15 rules, the user has some part in determining the outcome, the  
16 user being designated as a winner, if the winning hand based  
17 upon the final number count, is the hand designated as the  
18 user's hand.

19 As yet another alternative, the computer processor 130 may  
20 be structured to deal both the player hand and the banker hand,  
21 with one card from each hand being visible, and allowing the  
22 user to accept or reject the visible card from one or both  
23 hands. Specifically, either before or after the user has  
24 elected to play as the player or the banker, the user can see  
25 one of the cards of each hand. If the visible card is

1       desirable, the user may keep that card and continue with play.  
2       If, however, the user does not want one or both of the visible  
3       cards to remain, he can select to discard one or both, a new  
4       card being provided by the computer processor. In this regard,  
5       it is recognized that the user may elect to keep or reject a  
6       visible card based upon which hand he is playing and whether he  
7       wants a specific hand to be a winner for himself/herself or a  
8       loser for the computer processor. As such, the computer  
9       processor may be programmed such that the user can only discard  
10      the visible card from the hand they have elected to play, they  
11      hand they have not elected to play, only one visible card from  
12      either hand, or the visible card from both hands. Also, as  
13      mentioned, this discard/card replacement process can take place  
14      before or after the user has elected which hand to play, and/or  
15      in another variant the replacement cards may be shown or  
16      withheld until the user elects which hand to play. For example,  
17      the user may select one or both cards to be discarded, after  
18      which the cards are removed, but no new card is shown to the  
19      user until they have elected whether to play as the player or  
20      bank. It is also recognized that in addition to a variation  
21      wherein the cards are visible and the user merely selects which  
22      hand to play without any discards, the discard variations are  
23      also available to a multi-player game. In such a multi-player  
24      game, however, it may be preferred that a single user be charged  
25      with selecting the discards for the common hands, or a voting or

1 polling system may be employed such that all users make a  
2 selection and the majority or randomly selected decisions  
3 decides which cards to discard and replace.

4 In addition to and/or instead of the above variants, the  
5 computer processor 130 may also be structured to permit the user  
6 to elect to draw a card or stand pat when the number total of  
7 the initial two cards of the user hand totals five.  
8 Specifically, conventional rules of the card game baccarat often  
9 designate on what number counts a card must or must not be  
10 taken. By providing the user with the option, they now have a  
11 more interactive part in the outcome of at least some hands.  
12 Preferably, however, in an embodiment wherein the computer  
13 processor is structured to give the user the option, it is  
14 preferred that the option be available only if the user's hand  
15 is the player's hand.

16 Looking once again to the previously recited bonus payout  
17 method of the present invention, such a system may also be  
18 integrated into the baccarat gaming assembly 100, either alone,  
19 and/or preferably in conjunction with one or more of the  
20 previously recited variants provided by the computer processor.  
21 Specifically, in such an embodiment, the computer processor is  
22 structured to keep track of at least consecutive ones of the  
23 user's hand, and/or all hands, and especially the final number  
24 counts thereof. In particular, if the final number counts of at  
25 least two consecutive ones of the user's hands or in another

1 variation either the player or banker hands, equal a certain  
2 predefined number count, such as preferably nine or a natural  
3 nine, the computer processor is structured to indicate a bonus  
4 payout for the user. Furthermore, the computer processor 130  
5 may be structured to continue to monitor continuing hands,  
6 increasing the bonus payout is more than two consecutive hands  
7 have the same, predefined final number count, and preferably  
8 terminating the increase of the bonus payout once a sequential  
9 one of the user's hands or any hand does not match the preceding  
10 hand. As with the previous embodiments, the computer processor  
11 130 may be structured to pay the bonus payout regardless if at  
12 least two consecutive hands have the matching predetermined  
13 number count, or can be structured to make a bonus payout if the  
14 user lets the bonus payout "ride" on subsequent hands. In such  
15 an embodiment the computer processor is preferably responsive to  
16 a user decision to cash out their bonus payout or altogether if  
17 required to cash out the bonus payout. In one embodiment, the  
18 computer processor 130 is structured to accumulate the bonus  
19 payout only if the matching consecutive ones of the user's hand  
20 are all either banker's hands or player's hands. As such, a  
21 user may not switch between player and banker and continue to be  
22 eligible for a bonus payout based upon the preceding hand.  
23 Naturally, a variant whereby the user can switch sides is also  
24 contemplated. Furthermore, it is also contemplated that in some  
25 embodiments the bonus payout is made regardless of whether the

1 user wins or loses a specific hand, so long as a nine or other  
2 predefined number count is achieved by the user's hand, or if  
3 desired by either hand. In such an embodiment, if both hands  
4 have the same predefined number count, the computer processor  
5 may be structured to count to hands towards the bonus payout.  
6 Indeed, in such an embodiment the outcome of the game itself  
7 need not be a material factor, and the user can play only for  
8 the bonus payout, discarding visible cards, for example, so as  
9 to maximize their chances of obtaining that number count with at  
10 least one of the hands, and thereby keeping the bonus play  
11 going, and preferably increasing, into subsequent hands.

12 Also in the illustrated embodiment, the baccarat gaming  
13 assembly 100, and in particular the computer processor 130 may  
14 be structured to require a bonus wager in order for the user to  
15 be eligible for the bonus payout. As with previous embodiments,  
16 this bonus wager may be part of the base wager or an additional  
17 required amount. Also, as with slots, the bonus wager may  
18 include a requirement that a maximum bet be made on the  
19 corresponding hands for them to be eligible to cause a match for  
20 a bonus payout. In such an embodiment, the computer processor  
21 130 may be structured to permanently deduct the bonus wager if  
22 the final number count of a given hand does not match the  
23 predetermined required number count, such as nine, or if after  
24 having a first hand match the predetermined required number  
25 count, a subsequent hand does not. If such a permanent

deduction of the bonus wager occurs, the computer processor 130 may be structured to accept another bonus wager, thereby making the user eligible for the bonus payout once again.

Still, however, so as to further entice play of the baccarat gaming assembly 100, the initial wager made by the player may be sufficient to qualify the player for a bonus, and/or the bonus wager may be the only bet required. Viewing a preferred embodiment, the payout can be based not only on the number of consecutive hands totaling nine, but also on the number of credits played and/or the actual type of winning hand as in the payout tables previously illustrated. For further example, the table below may be illustrative of the payouts to be made for winning hands, including consecutive nines, as varied depending upon the number of credits played.

	Payout if 1 Credit Played	Payout if 2 Credits Played	Payout if 3 Credits Played	Payout if 4 Credits Played	Payout if 5 Credits Played
5-9s	600	1000	1600	4250	Jackpot
4-9s	480	800	1280	2720	4480
3-9s	240	400	640	1360	2240
2-9s	120	200	320	680	1120
1-9	12	20	40	85	140
8 Win	5	10	15	30	40
1-7 Win	3	5	7	8	10

As is seen from the table, any win by the player results in



1 a payout, however, certain types of wins, including consecutive  
2 wins with a total of nine (9), provide for a larger payout. Such  
3 a scheme provides incentive to players for continued play and/or  
4 for larger wagers on each play, while still sufficiently  
5 preserving the house advantage. Further, as with the previous  
6 payout tables, the bonus payout may be provided merely if the  
7 user's hand is a nine or a natural nine. In particular, one  
8 amount is paid merely for winning with any hand, and increased  
9 or bonus payout amount is provided if the user wins with a nine,  
10 and a further increased bonus pay out results if the player wins  
11 with a natural nine. Such increased pay outs maybe used  
12 independently or in association with the bonus payout for  
13 consecutive hands having the total of nine. Likewise, the  
14 number of credits played affects the eventual payout.

15 In yet another embodiment of the present gaming assembly  
16 100, the computer processor 130 may be structured to permit a  
17 winning user a "Tie" or a "Double or Nothing" option. For  
18 example, in the "Double or Nothing" option, after a user has won  
19 a particular hand, they will be presented with a choice to  
20 continue with a new hand, or to wager their winnings, double or  
21 nothing. If the user elects to wager their winnings as double or  
22 nothing a subsequent contest ensues. In one embodiment, the  
23 contest may include the display of one uncovered card and one,  
24 but preferably a plurality of covered cards. The user then  
25 selects which of the covered cards will be theirs, and if the

1 covered card is higher than the visible card, the user wins and  
2 doubles his/her money. Conversely, if the card selected by the  
3 user is less than the originally uncovered card, the user loses  
4 his/her winnings from the previous hand. Of course, it is  
5 understood that many variants of the double or nothing scheme  
6 may be employed.

7 Since many modifications, variations and changes in detail  
8 can be made to the described preferred embodiment of the  
9 invention, it is intended that all matters in the foregoing  
10 description and shown in the accompanying drawings be  
11 interpreted as illustrative and not in a limiting sense. Thus,  
12 the scope of the invention should be determined by the appended  
13 claims and their legal equivalents.

14 Now that the invention has been described,